

United States Bankruptcy Court  
District of New Mexico

In re:  
Joel Alan Gaffney  
Debtor

Case No. 21-11322-j  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1084-1  
Date Rcvd: Dec 02, 2021

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:**

Recip ID	Recipient Name and Address
db	+ Joel Alan Gaffney, 4200 Montgomery Blvd NE Apt 208, Albuquerque, NM 87109-1154
3983726	+ Brandon D Flath, 200 Skyline Dr, Edgewood, NM 87015-6728
3983727	+ Brian Dale Van Winkle, 702 White mtn, Ruidoso, NM 88345-7729
3983731	+ CPF Commission, 2440 Louisiana Blvd. NE Suite 280, Albuquerque, NM 87110-4403
3983730	#+ Celine Marie Lewis, 6120 Chayote Rd. NE, Rio Rancho, NM 87144-5228
3983734	+ Edward S Gaffney, 2105 Madeira Dr NE, Albuquerque, NM 87110-5141
3983735	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
3983737	+ Guglielmo & Associates, PO Box41688, Tucson, AZ 85717-1688
3983740	+ Julie Ann Delgado, 1414 S. Union Ave, Apt D-11, Roswell, NM 88203-2682
3983741	#+ Linda Ghaffari, 4716 Taylor Ridge Rd NW, Albuquerque, NM 87120-5717
3983744	+ MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
3983748	+ NM Department of Workforce Solutions, 501 Mountain Rd NE, Albuquerque, NM 87102-2400
3983745	Nationwide Credit, Inc, PO Box 15130, Wilmington, DE 19850-5130
3983746	+ New Mexico Disciplinary Board, 2440 Louisiana Blvd. NE Ste280, Albuquerque, NM 87110-4403
3983749	+ Nm Mexico Educational, Po Box 27020, Albuquerque, NM 87125-7020
3983751	+ PNC Bank, PO Box96066, Pittsburgh, PA 15226-0066
3983753	+ Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
3983755	+ Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
3983757	+ Timothy Kilguss, 801 Locust Place NE Apt 1251, Albuquerque, NM 87102-1659
3983758	+ Tricore Reference Laboratories, PO Box 27561, Albuquerque, NM 87125-7561

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: FYGONZALES.COM	Dec 03 2021 03:28:00	Yvette J. Gonzales, Trustee, PO Box 1037, Placitas, NM 87043-1037
ust	Email/Text: USTPREGION20.OC.ECF@USDOJ.GOV	Dec 02 2021 22:25:00	United States Trustee, PO Box 608, Albuquerque, NM 87103-0608
3983724	+ EDI: AMEREXPR.COM	Dec 03 2021 03:28:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
3983728	EDI: CAPITALONE.COM	Dec 03 2021 03:28:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
3983729	+ EDI: CAPITALONE.COM	Dec 03 2021 03:28:00	Capital one, Po Box 30253, Salt Lake City, UT 84130-0253
3983732	EDI: DISCOVER.COM	Dec 03 2021 03:28:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130
3983733	+ EDI: DISCOVER.COM	Dec 03 2021 03:28:00	Discover Fin Svcs Lie, Po Box 15316, Wilmington, DE 19850-5316
3983736	+ Email/Text: Banko@frontlineas.com	Dec 02 2021 22:25:00	Frontline Asset Strategies, 2700 Snelling Ave N.

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			Suite 250, Roseville, MN 55113-1783
3983738	EDI: IRS.COM	Dec 03 2021 03:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
3983739	EDI: JPMORGANCHASE	Dec 03 2021 03:28:00	JpmcbCard, Po Box 15298, Wilmington, DE 19850
3983742	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2021 22:43:30	Lvnv Funding Uc, Po Box 1269, Greenville, SC 29602-1269
3983743	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 02 2021 22:43:30	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
3983747	EDI: NMTRD.COM	Dec 03 2021 03:28:00	New Mexico Taxation & Revenue Department, Bankruptcy Section, PO Box 8575, Albuquerque, NM 87198-8575
3983725	Email/Text: Bankruptcy.Notices@pnc.com	Dec 02 2021 22:25:00	Bbva Usa, 15 20th St S fl 9, Birmingham, AL 35233
3983752	EDI: PRA.COM	Dec 03 2021 03:28:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 235441
3983750	EDI: RMSC.COM	Dec 03 2021 03:28:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
3983754	Email/Text: lhunsaker@sofi.org	Dec 02 2021 22:25:00	Sofi, 2750 E Cottonwood Pkwy, Cottonwood Heights, UT 84121
3983756	+ EDI: RMSC.COM	Dec 03 2021 03:28:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

**Information to identify the case:**Debtor 1 **Joel Alan Gaffney**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7210**EIN **83-3736934**United States Bankruptcy Court **District of New Mexico**Date case filed for chapter **7** **12/2/21**Case number: **21-11322-j7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joel Alan Gaffney	
2. All other names used in the last 8 years	dba Gaffney Law, PC, dba American Income Life Insurance	
3. Address	4200 Montgomery Blvd NE Apt 208 Albuquerque, NM 87109	
4. Debtor's attorney Name and address	Joel Alan Gaffney 4200 Montgomery Blvd NE Apt 208 Albuquerque, NM 87109 Contact phone 505-261-7157 Email <u>None</u>	
5. Bankruptcy Trustee Name and address	Yvette J. Gonzales Trustee PO Box 1037 Placitas, NM 87043-1037	Contact phone 505-771-0700 Email <a href="mailto:yjgllc@yahoo.com">yjgllc@yahoo.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Pete V. Domenici U.S. Courthouse 333 Lomas Blvd. NW, Suite 360 Albuquerque, NM 87102	Hours open <u>8:30 AM to 4:00 PM</u>  Contact phone 505-415-7999/866-291-6805  Court Website <a href="http://www.nmb.uscourts.gov">www.nmb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 3, 2022 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>AT THE TIME SHOWN CALL: 1-877-633-8981, Passcode: 4824077, after joining the call, press *6 to mute/unmute.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 3/4/22</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Deadline to File Certification About a Financial Management Course:</b> </div> <div> <b>Filing deadline: 3/4/22</b> </div> <div> <ul style="list-style-type: none"> <li>You must file a statement that you have completed the personal financial management course pursuant to Federal Rule of Bankruptcy Procedure 1007(c).</li> </ul> </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> </div> <div>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	